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From: Caroline C. Jones, Commissioner

To: State Savings Bank Presidents and Chief Executive Officers

ANNOUNCEMENT - TDSML NEW GENERAL COUNSEL

June 25, 2014

I am pleased to announce the Department's new General Counsel, Ernest C. Garcia.

Ernest currently serves as an Assistant United States Attorney ("AUSA") in Houston. As an AUSA Ernest has served as legal counsel for a wide variety of federal agencies including the U.S. Department of Housing and Urban Development, the Federal Housing Finance Board, and the Export-Import Bank of the United States. He has also served as a liquidation attorney for the FDIC, General Counsel for Texas Trust Savings Bank, FSB and Judge of the 126th Judicial District Court of Travis County, Texas. Ernest received his undergraduate degree in Finance with honors and his law degree from the University of Texas at Austin. He served as Chairman of the Board of the State Office of Risk Management from 2005 to 2011.

Ernest will start at TDSML on July 28, 2014. You will have an opportunity to meet him at Thrift Industry Day. - Caroline